

Information to identify the case:

Debtor 1 **Kathryn Irene Fossum**

Social Security number or ITIN **xxx-xx-3157**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of Minnesota**

Case number: **19-31554**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathryn Irene Fossum
aka Kate Irene Fossum, aka Katie Irene Fossum

12/7/20

By the court: Katherine A. Constantine
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT
Filed and docket entry made on December 7, 2020
Lori Vosejpka Clerk, United States Bankruptcy Court
By: admin Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kathryn Irene Fossum
Debtor(s)

Case No. 19-31554-KAC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-3
Date Rcvd: Dec 08, 2020

User: admin
Form ID: mnbb318

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

Recip ID	Recipient Name and Address
db	+ Kathryn Irene Fossum, 15610 Eagle Bay Dr, Apple Valley, MN 55124-7854
smg	+ United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62576636	+ Associated Clinic of Psych, 4027 County Rd. 25, St. Louis Park MN 55416-2629
62247780	+ Diversified Adjustment, 600 Coon Rapids Blvd, Minneapolis MN 55433-5549
62247781	Elastic/Republic Bank and Trus, PO Box 950276, Louisville KY 40295-0276
62247782	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184
62247784	+ Finwise Rise, 4150 International Plaza, Fort Worth TX 76109-4892
62247786	Flagship Credit Acceptance, PO BOX 975658, Dallas TX 75397-5658
62247788	++ GREEN TRUST CASH LLC, PO BOX 340, HAYS MT 59527-0340 address filed with court:, Green Trust Cash, LLC, PO Box 330, Hays MT 59527
62576657	+ Green Trust Cash, LLC, PO Box 340, Hays MT 59527-0340
62247791	+ Juliann Miller, 6800 France Ave S, Suite 560, Edina MN 55435-2019
62247793	+ Loans at Last, PO BOX 1193, Lac Du Flambeau WI 54538-1193
62247797	+ Municipal Collections of Ameri, 3348 Ridge Rd, Lansing IL 60438-3291
62247800	+ NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevose PA 19053-6945
62576672	Navient Solutions, LLC, PO Box 8961, Ascendium Education Souolutions, Madison WI 53708-8961
62247802	+ Park Nicollet, PO BOX 9158, Minneapolis MN 55480-9158
62576677	+ Richard Fossum, 10185 Upper 178th Street W, Lakeville MN 55044-8788
62576679	+ Sonder Behavioral Health, 12301 Whitewater Dr., Suite 101, Hopkins MN 55343-4157
62247805	+ Stewart, Zlimen & Jungers, 2860 Patton Road, Roseville MN 55113-1100
62576683	U.S. Department of Education, PO Box 69184, c/o FedLoan Servicing, Harrisburg PA 17106-9184
62302014	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
62247810	+ Zocoloans, 27565 Research Park Dr, PO BOX 1147, Mission SD 57555-1147

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJAHEDBACK.COM	Dec 09 2020 02:43:00	John A. Hedback, 2855 Anthony Ln S, Ste 201, St Anthony, MN 55418-2637
smg	+ EDI: MINNDEPREV.COM	Dec 09 2020 02:43:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
62247773	+ Email/Text: bankruptcy@ldf-holdings.com	Dec 08 2020 21:49:00	Bridge Lending Solutions, PO Box 481, Lac Du Flambeau WI 54538-0481
62576647	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 08 2020 22:26:04	CW Nexus Credit Card Holdings, Resurgent Capital Services, PO Box 10368, Greenville SC 29603-0368
62269087	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 08 2020 22:26:29	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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62247774	+ EDI: CAPITALONE.COM	Dec 09 2020 02:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
62576639	EDI: CAPITALONE.COM	Dec 09 2020 02:43:00	Capital One Bank (USA), N.A., PO Box 71083, By American InfoSource, Charlotte NC 28272-1083
62285004	EDI: CAPITALONE.COM	Dec 09 2020 02:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
62285678	+ EDI: AIS.COM	Dec 09 2020 02:43:00	Capital One Bank NA, by American InfoSource, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
62576640	EDI: AIS.COM	Dec 09 2020 02:43:00	Capital One Bank NA, 4515 N Santa Fe Avenue, American InfoSource, Oklahoma City OK 73118-7901
62277465	EDI: BL-BECKET.COM	Dec 09 2020 02:43:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
62576641	EDI: BL-BECKET.COM	Dec 09 2020 02:43:00	Capital One, NA, c/o Becket and Lee LLP, PO BOX 3001, Malvern PA 19355-0701
62247776	+ Email/Text: bk@coastprofessional.com	Dec 08 2020 21:49:00	Coast Professional, Inc., PO BOX 2899, West Monroe LA 71294-2899
62247777	+ Email/Text: clientservices@credit-control.com	Dec 08 2020 21:49:00	Credit Control, LLC, 5757 Phantom Dr #330, Hazelwood MO 63042-2429
62247779	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 08 2020 22:26:30	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
62247778	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 08 2020 22:26:05	Credit One Bank, Po Box 98875, Las Vegas NV 89193-8875
62247783	EDI: JEFFERSONCAP.COM	Dec 09 2020 02:43:00	FingerHut- Jefferson Capital, Attn: Bankruptcy, PO BOX 772813, Chicago IL 60677-2813
62289250	+ Email/Text: bankruptcy@flagshipcredit.com	Dec 08 2020 21:49:00	Flagship Credit Acceptance, PO Box 3807, Coppell TX 75019-5877
62247787	+ EDI: WFFC.COM	Dec 09 2020 02:43:00	Flagship Credit Acceptance, 2345 Rice St #230, Roseville MN 55113-3769
62247785	+ Email/Text: bankruptcy@flagshipcredit.com	Dec 08 2020 21:49:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford PA 19317-0643
62576658	+ Email/Text: bnc@ch13mn.com	Dec 08 2020 21:49:00	Gregory A. Burrell, 100 South Fifth Street, Ste 480, Minneapolis MN 55402-1250
62247789	EDI: IRS.COM	Dec 09 2020 02:43:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62280373	EDI: JEFFERSONCAP.COM	Dec 09 2020 02:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
62247775	EDI: JPMORGANCHASE	Dec 09 2020 02:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington DE 19850
62247790	EDI: JEFFERSONCAP.COM	Dec 09 2020 02:43:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud MN 56302
62247792	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 08 2020 21:49:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
62250860	Email/PDF: resurgentbknottifications@resurgent.com	Dec 08 2020 22:26:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
62247794	+ Email/PDF: resurgentbknottifications@resurgent.com	Dec 08 2020 22:26:32	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville SC 29603-0497
62247796	+ EDI: MINNDEPREV.COM	Dec 09 2020 02:43:00	MN Dept of Revenue, Attn: Denise Jones, PO Box

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62247795	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 08 2020 22:26:04	64447, Saint Paul MN 55164-0447 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage NY 11804-9001
62247798	+ EDI: NAVIENTFKASMSERV.COM	Dec 09 2020 02:43:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr PA 18773-9000
62247799	+ EDI: NAVIENTFKASMSERV.COM	Dec 09 2020 02:43:00	Navient, Po Box 9500, Wilkes Barre PA 18773-9500
62267374	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 08 2020 21:49:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc., Po Box 8961, Madison WI 53708-8961
62247801	+ Email/Text: bnc@nordstrom.com	Dec 08 2020 21:49:56	Nordstrom Card Services, Attn: Bankruptcy, 13531 E. Caley Ave, Centennial CO 80111-6505
62247803	+ Email/Text: bk@rgsfinancial.com	Dec 08 2020 21:49:00	Rgs Financial, 1700 Jay Ell Dr Ste 200, Richardson TX 75081-6788
62247804	+ EDI: PHINELEVATE	Dec 09 2020 02:43:00	Rise Credit, PO BOX 101808, Fort Worth TX 76185-1808
62247806	EDI: WTRRN BANK.COM	Dec 09 2020 02:43:00	Target Card Services, Attn: Bankruptcy, PO Box 660170, Dallas TX 75266-0170
62247807	+ EDI: ECMC.COM	Dec 09 2020 02:43:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul MN 55116-0408
62576684	Email/Text: ustpreion12.mn.ecf@usdoj.gov	Dec 08 2020 21:49:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis MN 55415-3070
62247808	+ EDI: WFFC.COM	Dec 09 2020 02:43:00	Wells Fargo Financial Nat Bank, 800 Walnut St, Doc Dept MAC F4030-04C, Des Moines IA 50309-3605
62247809	+ EDI: WFFC.COM	Dec 09 2020 02:43:00	Wells Fargo/Slumberland Furniture, Attn: Bankruptcy, Pob 10438 Mac F8235-02f, Des Moines IA 50306-0438

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62576635	*+	Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610
62576637	*+	Bridge Lending Solutions, PO Box 481, Lac Du Flambeau WI 54538-0481
62576638	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
62576643	*+	Coast Professional, Inc., PO BOX 2899, West Monroe LA 71294-2899
62576644	*+	Credit Control, LLC, 5757 Phantom Dr #330, Hazelwood MO 63042-2429
62576646	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas NV 89193-8873
62576645	*+	Credit One Bank, Po Box 98875, Las Vegas NV 89193-8875
62576648	*+	Diversified Adjustment, 600 Coon Rapids Blvd, Minneapolis MN 55433-5549
62576649	*	Elastic/Republic Bank and Trus, PO Box 950276, Louisville KY 40295-0276
62576650	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg PA 17106-9184
62576651	*	FingerHut- Jefferson Capital, Attn: Bankruptcy, PO BOX 772813, Chicago IL 60677-2813
62576652	*+	Finwise Rise, 4150 International Plaza, Fort Worth TX 76109-4892
62576653	*+	Flagship Credit Acceptance, Po Box 3807, Coppell TX 75019-5877
62576654	*	Flagship Credit Acceptance, PO BOX 975658, Dallas TX 75397-5658
62576655	*+	Flagship Credit Acceptance, 2345 Rice St #230, Roseville MN 55113-3769
62576656	*+	Flagship Credit Acceptance, PO BOX 965, Chadds Ford PA 19317-0643
62576659	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62576660	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
62576642	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington DE 19850

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62576661	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud MN 56302
62576662	*+	Juliann Miller, 6800 France Ave S, Suite 560, Edina MN 55435-2019
62576663	*+	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-5660
62576665	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville SC 29603-0587
62576666	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville SC 29603-0497
62576664	*+	Loans at Last, PO BOX 1193, Lac Du Flambeau WI 54538-1193
62576668	*+	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62576667	*+	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage NY 11804-9001
62576669	*+	Municipal Collections of Ameri, 3348 Ridge Rd, Lansing IL 60438-3291
62576673	*+	NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevoise PA 19053-6945
62576670	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr PA 18773-9000
62576671	*+	Navient, Po Box 9500, Wilkes Barre PA 18773-9500
62576674	*+	Nordstrom Card Services, Attn: Bankruptcy, 13531 E. Caley Ave, Centennial CO 80111-6505
62576675	*+	Park Nicollet, PO BOX 9158, Minneapolis MN 55480-9158
62576676	*+	Rgs Financial, 1700 Jay Ell Dr Ste 200, Richardson TX 75081-6788
62576678	*+	Rise Credit, PO BOX 101808, Fort Worth TX 76185-1808
62576680	*+	Stewart, Zlmen & Jungers, 2860 Patton Road, Roseville MN 55113-1100
62576681	*	Target Card Services, Attn: Bankruptcy, PO Box 660170, Dallas TX 75266-0170
62576682	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul MN 55116-0408
62576685	*+	Wells Fargo Financial Nat Bank, 800 Walnut St, Doc Dept MAC F4030-04C, Des Moines IA 50309-3605
62576686	*+	Wells Fargo/Slumberland Furniture, Attn: Bankruptcy, Pob 10438 Mac F8235-02f, Des Moines IA 50306-0438
62576687	*+	Zocoloans, 27565 Research Park Dr, PO BOX 1147, Mission SD 57555-1147
62247772	##+	Alltran Financial, PO Box 610, Sauk Rapids MN 56379-0610

TOTAL: 0 Undeliverable, 42 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:

Name	Email Address
John A. Hedback	jhedback@hac-mnlaw.com jhedback@ecf.axosfs.com;ladamson@hac-mnlaw.com
Margaret R. Henehan	on behalf of Debtor 1 Kathryn Irene Fossum mhenehan@kainscott.com bbabatz@kainscott.com
US Trustee	ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3